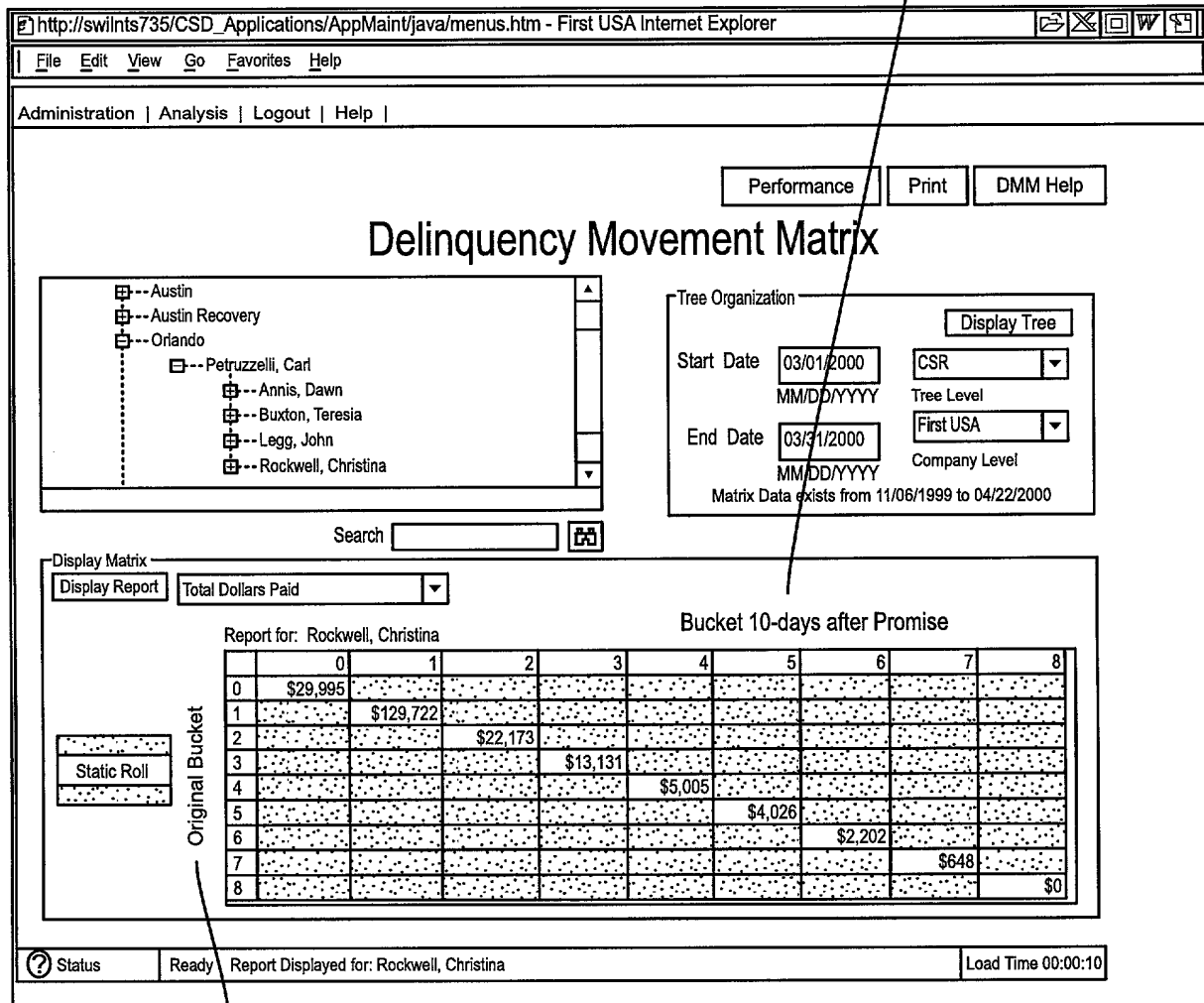


FIG. 1

LOCATION OF ACCOUNT 10 DAYS
 AFTER PROMISE



LOCATION OF ACCOUNT ON DAY
 PROMISE TAKEN

202

FIG. 2

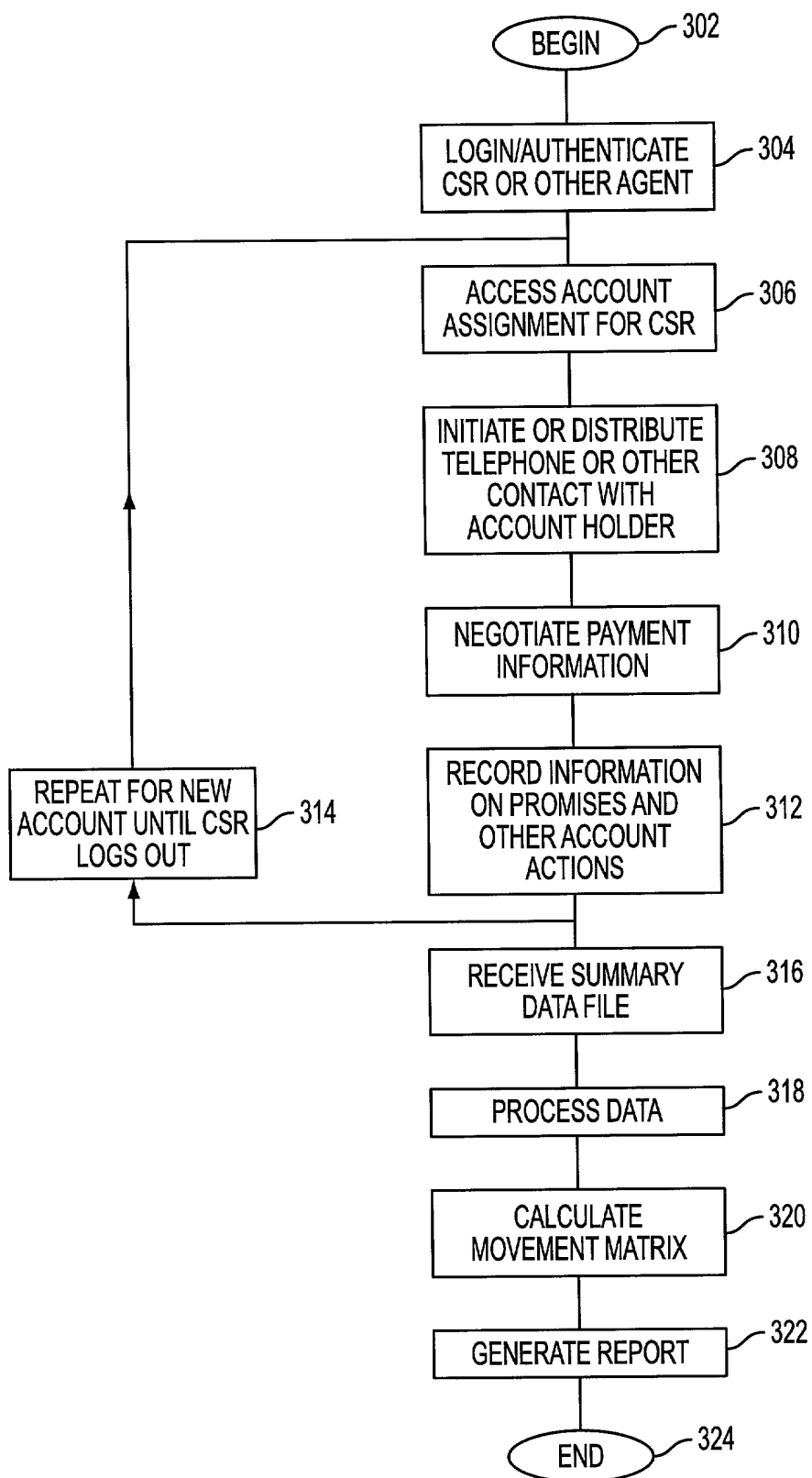


FIG. 3

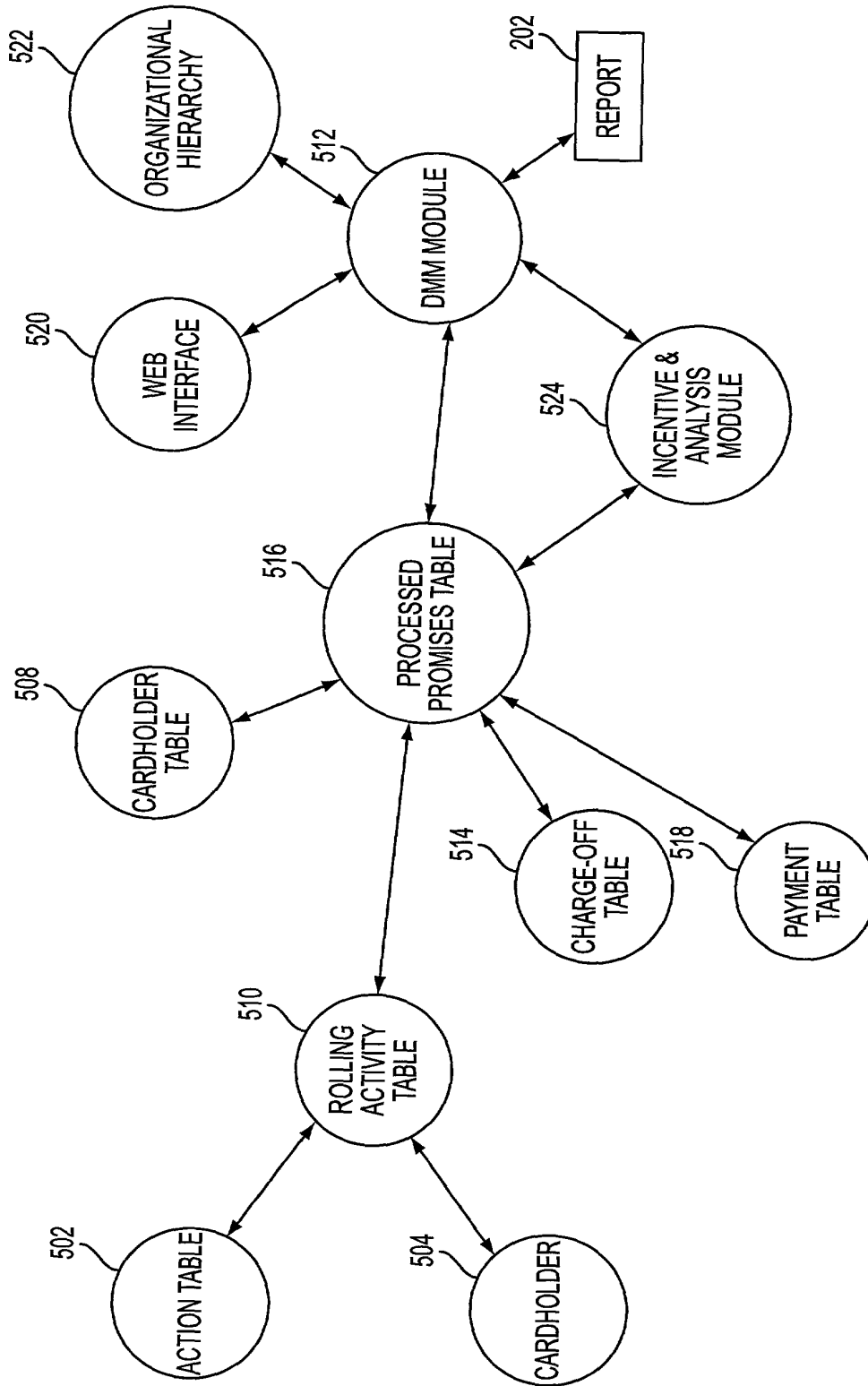


FIG. 4

| Organization Option | Description |
|-----------------------|--|
| CSR | Option to view performance at CSR, Team Manager, Team Leader, site, and company level |
| CSR - No organization | Option to view CSR performance regardless of company, site, Team Manager, or Team Leader |

Note: Global report is available for all report options.

View Window

Delinquency Movement Matrix

Global

- ☒ -- Bank One
- ☒ -- Chevy Chase
- ☒ -- First Card
- ☒ -- First USA

Organization Options

Tree Organization

Start Date MM/DD/YYYY

End Date MM/DD/YYYY

Matrix Data exists from 09/20/1999

Display Tree

Global Level

Date Ranges

Search

Total: 149

Display Matrix

Display Report

Report for: Chevy Chase

Bucket 10-days after Promise

| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|-------|
| 0 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 1 | 72.31% | 20.83% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 2 | 50.37% | 12.35% | 24.44% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3 | 26.69% | 9.25% | 21.00% | 34.88% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 4 | 23.40% | 2.13% | 6.38% | 27.66% | 28.72% | 0.00% | 0.00% | 0.00% | 0.00% |
| 5 | 23.40% | 0.00% | 2.13% | 6.38% | 27.66% | 31.91% | 0.00% | 0.00% | 0.00% |
| 6 | 21.74% | 2.17% | 0.00% | 0.00% | 2.17% | 28.26% | 23.91% | 0.00% | 0.00% |
| 7 | 19.05% | 0.00% | 0.00% | 0.00% | 2.38% | 2.38% | 14.29% | 33.33% | 0.00% |
| 8 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Original Bucket

Static Roll

Backward Roll

Status

Ready.. Report Displayed for: Chevy Chase

Load Time 00:00:04

FIG. 5

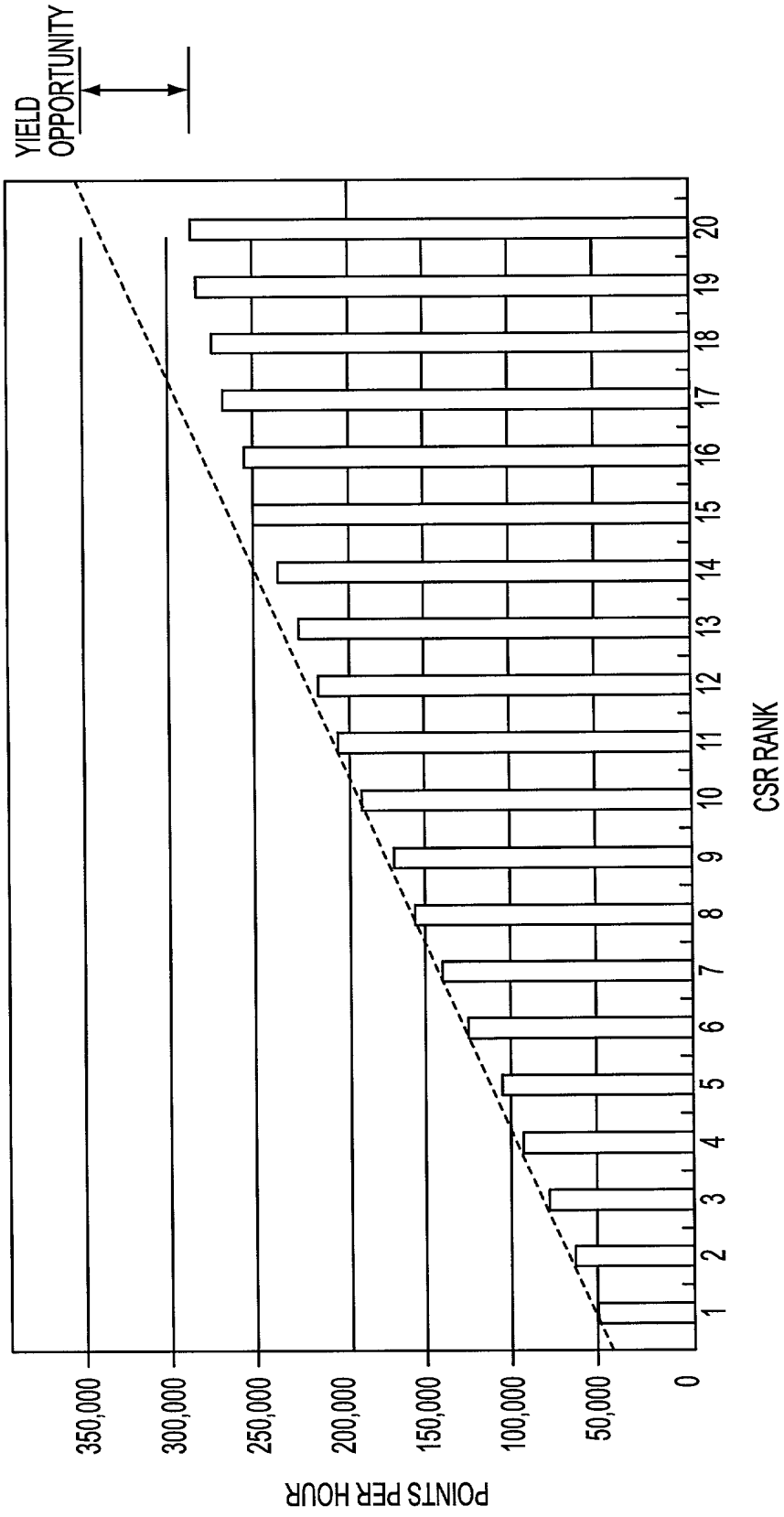


FIG. 6